

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Frank P. Zabrosky Jr.</u> | Social Security number or ITIN | xxx-xx-4953 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | <u>Victoria E. Zabrosky</u> | Social Security number or ITIN | xxx-xx-7366 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 19-11164-JCM | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank P. Zabrosky Jr.
aka Frank P. Zabrosky, aka Frank Zabrosky

Victoria E. Zabrosky

3/18/25

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Frank P. Zabrosky, Jr.
Victoria E. Zabrosky
Debtors

Case No. 19-11164-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Mar 18, 2025

Form ID: 3180W

Total Noticed: 28

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2025:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Frank P. Zabrosky, Jr., Victoria E. Zabrosky, 3631 Julie Court, Erie, PA 16506-6009 |
| cr | + Commonwealth of Pennsylvania, Department of Labor and Industry, Collections Support Unit, 651 Boas Street, Room 925, Harrisburg, PA 17121-0751 |
| 15161858 | + Law Offices of Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702 |
| 15161861 | + OneMain Financial, 2173 West 12th St., Erie, PA 16505-4804 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | Mar 19 2025 04:12:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Mar 19 2025 00:26:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Mar 19 2025 04:12:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Mar 19 2025 00:26:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | EDI: JEFFERSONCAP.COM | Mar 19 2025 04:12:00 | Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617 |
| cr | + Email/PDF: resurgentbknofications@resurgent.com | Mar 19 2025 00:28:35 | PYOD LLC, c/o Resurgent Capital Services, PO Box 19008, GREENVILLE, SC 29602-9008 |
| 15161855 | EDI: CAPITALONE.COM | Mar 19 2025 04:12:00 | Capital One, PO Box 71083, Charlotte, NC 28272-1083 |
| 15161856 | + EDI: CAPONEAUTO.COM | Mar 19 2025 04:12:00 | Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302 |
| 15643424 | + EDI: AISACG.COM | Mar 19 2025 04:12:00 | Capital One Auto Finance, a division of Capital On, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 15168526 | + EDI: AISACG.COM | Mar 19 2025 04:12:00 | Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360 |
| 15176414 | EDI: CAPITALONE.COM | Mar 19 2025 04:12:00 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15161857 | Email/PDF: creditonebknofications@resurgent.com | Mar 19 2025 00:29:20 | Credit One, PO Box 60500, City of Industry, CA 91716-0500 |

District/off: 0315-1

User: auto

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|----------|---|----------------------|--|
| 15178469 | EDI: DIRECTV.COM | Mar 19 2025 04:12:00 | Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008 |
| 15179887 | + Email/Text: kslater@eriefcu.org | Mar 19 2025 00:25:00 | Erie Federal Credit Union, 3503 Peach St., Erie, PA 16508-2741 |
| 15186611 | EDI: JEFFERSONCAP.COM | Mar 19 2025 04:12:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 15166957 | Email/PDF: resurgentbknotifications@resurgent.com | Mar 19 2025 00:40:02 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15192002 | + Email/Text: bkmail@midfirst.com | Mar 19 2025 00:24:00 | MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051 |
| 15161859 | Email/Text: bkmail@midfirst.com | Mar 19 2025 00:24:00 | Midland Mortgage, A division of Mid First Bank, PO Box 26648, Oklahoma City, OK 73126-0648 |
| 15161860 | + Email/Text: nsm_bk_notices@mrcooper.com | Mar 19 2025 00:24:00 | Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620 |
| 15180991 | EDI: AGFINANCE.COM | Mar 19 2025 04:12:00 | ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251 |
| 15178978 | EDI: AGFINANCE.COM | Mar 19 2025 04:12:00 | ONEMAIN FINANCIAL SERVICES, INC., PO BOX 3251, EVANSVILLE, IN 47731-3251 |
| 15161862 | EDI: AGFINANCE.COM | Mar 19 2025 04:12:00 | OneMain Financial, PO Box 64, Evansville, IN 47701-0064 |
| 15189486 | + Email/PDF: resurgentbknotifications@resurgent.com | Mar 19 2025 00:40:54 | PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008 |
| 15184731 | Email/Text: BNCnotices@dcmservices.com | Mar 19 2025 00:25:00 | UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123 |
| 15185296 | Email/Text: BNCnotices@dcmservices.com | Mar 19 2025 00:25:00 | UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123 |
| 15182389 | EDI: AIS.COM | Mar 19 2025 04:13:00 | Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457 |

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | Capital One Auto Finance, a division of Capital On |
| cr | | MidFirst Bank |
| cr | *+P | Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2025

Signature: /s/Gustava Winters

District/off: 0315-1

User: auto

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Brent J. Lemon | on behalf of Creditor MidFirst Bank blemon@kmlawgroup.com lemondropper75@hotmail.com |
| Brian Nicholas | on behalf of Creditor MidFirst Bank brian+ecf@briannicholas.com mccaecf@ecf.courtdrive.com |
| CSU - OUCTS, PA Labor & Industry | ra-li-ucts-bankpitts@state.pa.us |
| Gary V. Skiba | on behalf of Plaintiff Frank P. Zabrosky Jr. gskiba@marshlaw.com, DGeniesse@marshlaw.com;rose227@hotmail.com |
| Gary V. Skiba | on behalf of Debtor Frank P. Zabrosky Jr. gskiba@marshlaw.com, DGeniesse@marshlaw.com;rose227@hotmail.com |
| Gary V. Skiba | on behalf of Joint Debtor Victoria E. Zabrosky gskiba@marshlaw.com DGeniesse@marshlaw.com;rose227@hotmail.com |
| Gary V. Skiba | on behalf of Plaintiff Victoria E. Zabrosky gskiba@marshlaw.com DGeniesse@marshlaw.com;rose227@hotmail.com |
| Michael H Kaliner | on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. mkaliner@orlans.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteewdpa.com |

TOTAL: 10